

CURRICULUM VITAE: ASSOCIATE PROFESSOR Ruaa BinSaddig (PhD)

PERSONAL INFORMATION AND CONTACT DETAILS

Personal Information

Current post • Associate professor of Corporate Finance and Governance
Nationality • Saudi
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EDUCATION

2010-2014 **Birkbeck, University of London. UK, London**

- Doctorate of Philosophy in Corporate Finance, main topics Capital structure, Dividend policy and Cash holding.
- Passed with minor correction.
- Presented two papers at the British Accounting and finance Association, UK, London,2014 ,on Determinants of Dividend policy case of Kingdom of Saudi Arabia and The Determinants of Cash holding case of Kingdom of Saudi Arabia
- Presented a paper at the Midwest Finance Association, USA, New Orleans,2012 ,on Determinants of capital structure case of Kingdom of Saudi Arabia

2008-2009 **City University, Cass Business School. UK, London**

- Masters of Science in Management emphasis in Marketing
- Research dissertation on “ Islamic Banking in Malaysia and Dubai ” 2009

2005-2008 **Dar al Hekma College. Saudi Arabia, Jeddah**

- Bachelor of Science, majoring in Finance and banking, year of graduation February 2008
- Credit transfer Lebanese American University Banking and finance
- Certificate of appreciation in being a volunteer for the "Service Management" course project, Jeddah, 2007
- Orientation Guide: College Fair Program

2006-2007 **Lebanese American University. Lebanon, Beirut**

- Micro Economics
- Macro Economics
- Organizational Behavior
- Research Methods
- Financial Markets and Institutions

High school graduation

- Science section, score 91%, Jeddah Private School, 2004.
- A member of Jeddah private School Official Basket Ball Team.

PROFESSIONAL EXPERIENCE

- 2020 – Present Dean of Scientific Research , Associate professor at University of Business and Technology, College of Business Administration ,Jeddah - Saudi Arabia
- 2018-2020 Vice dean of academic affairs Assistant professor at University of Business and Technology, College of Business Administration ,Jeddah - Saudi Arabia
- 2016 –2018 Head of the Finance department, Assistant professor at University of Business and Technology, College of Business Administration ,Jeddah - Saudi Arabia
- 2015 – 2016 Head of the accounting department, Assistant professor at University of Business and Technology, College of Business Administration ,Jeddah - Saudi Arabia
- Financial analyst in the department of Business insight and intelligence at Savola Foods Company, Jeddah, Saudi Arabia. 2014 -2015
- Seminar tutor In Birkbeck, University of London for Management accounting and financial accounting 2012-2014
- Worked as a trainee in Abu Dhabi Islamic Bank in London, Awarded a Money Laundry certificate, 2012-2013
- Worked as a trainee,(corporate department) at Bank Saudi Faransi. The internship involved rotating in different departments including the corporate, treasury, investment and private banking. Jeddah, 2008
- Worked as a trainee,(corporate department) at SABB(HSBC), Jeddah, 2007
- Worked as a trainee in National Commercial Bank,(brokerage department), Jeddah, 2006
- Part time translator at IPSOS research company .2006 .Jeddah, Saudi Arabia
- Attended a workshop on Tools for Leadership: A Focus on Professional Communication, Jeddah Saudi Arabia. 2016.
- Attended the second Islamic Finance Conference “Islamic Microfinance and social responsibilities”, Effat University, Jeddah Saudi Arabia.20106.
- Attended Professional Project: It’s a Life Project workshop. Jeddah, 2008
- Attended Conducting Marketing Research workshop, Jeddah, 2008
- Adobe in Design Computer Software Intensive program, Lebanese American Center, Lebanon, 2004.
- Certified through examination administration by the Lebanese American Center in 3D Max Design, Lebanon, 2004.
- Certificate of Recognition in performance "Time travel through Britain", Jeddah, 2004.
- Management Course, Lebanese American Center, Lebanon, 2004.
- Certificates in English language courses, The Bell Educational trust Ltd, London, 2003.

List of Published Papers

1. Gunasegaran, M., Basiruddin, R., & Binsaddiq, R. (2021). A Review of Cybersecurity Element in Fraud Prevention and Detection Mechanisms. *Open International Journal of Informatics*, 9(Special Issue 1), 16-22.
2. Alaswad, S., Kalganova, T., Awad, W., Alghamdi, M., Alsaab, G., Alsunbol, N., ... & Almohsen, K. context of Artificial Intelligence: The Case of the Kingdom of Bahrain..... 28 Husain Alansari and Fatema Alnasser Investigating the Value of Using Emotionally Intelligent Artificial Conversational Agents to Carry out Assessments in Higher Education: Review..... 34.
3. Binsaddig, R., Ali, A., Ali, B., & Alkawi, T. (2023). The effect of capital and liquidity risks on financial performance: An empirical examination on banking industry. *Uncertain Supply Chain Management*, 11(2), 593-600.
4. Alsunbol, N., Amin, A., Andersson, R., Ashfaque, M., Awad, W., Ba, M., ... & Christian, M. Dahmani, Nadia 317.
5. Alsebea, F. A. M. A., Subramanian, S., & Binsaddig, R. (2023, March). Cost Saving Model For Lighting in Smart Cities. In *2023 International Conference on IT Innovation and Knowledge Discovery (ITIKD)* (pp. 1-6). IEEE.
6. Rafea, M. F. G., Hamdan, A., Binsaddig, R., & Qasem, E. (2023). The Effects of Cyber Crime on E-Banking. In *Digitalisation: Opportunities and Challenges for Business: Volume 2* (pp. 560-569). Cham: Springer International Publishing.
7. Majeed, A., Basiruddin, R., & Binsaddig, R. (2021). Corporate Governance and Culture: A Systematic Review. In *The 2nd International Professional Doctorate and Postgraduate Symposium Universiti Teknologi Malaysia, 25th September 2021* (p. 413).
8. Awwad, B. S., Binsaddig, R., Kanan, M., & Al Shirawi, T. (2023). Women on boards: an empirical study on the effects on financial performance and corporate social responsibility. *Competitiveness Review: An International Business Journal*, 33(1), 147-160.
9. EL-Chaarani, H., Skaf, Y., Roberto, F., Hamdan, A., & Binsaddig, R. O. (2023). Assessing the Direct and Moderating Effect of COVID-19 on the Performance of the Banking Sector in the MENA Region. *FIIB Business Review*, 23197145221137962.
10. Alsaad, R. I., Hamdan, A., Binsaddig, R., & Kanan, M. A. (2023). Empowerment Sustainability Perspectives for Bahraini Women as Entrepreneurs. *International Journal of Innovation Studies*.
11. Binsaddig, R., Ali, A., Ali, B., & Alkawi, T. (2023). The effect of capital and liquidity risks on financial performance: An empirical examination on banking industry. *Uncertain Supply Chain Management*, 11(2), 593-600.
12. Binsaddig, R. (2022). The Modest Part of CEO Dichotomy in the Connection Between Ownership Structure and the Completeness of Financial Reporting in Saudi Arabia. *Cuadernos de Economía*, 45(129), 19-27.
13. Binsaddig, R. (2022). THE INFLUENCE OF CORPORATE GOVERNANCE ON THE DIVIDEND DECISIONS OF SAUDI ARABIAN FIRMS LISTED ON THE STOCK EXCHANGE. *International Journal of Economics and Finance Studies*, 14(4), 345-363.

14. Binsaddig, R., Ali, A., Al-Alkawi, T., & Ali, B. J. (2023). INVENTORY TURNOVER, ACCOUNTS RECEIVABLE TURNOVER, AND MANUFACTURING PROFITABILITY: AN EMPIRICAL STUDY. *International Journal of Economics and Finance Studies*, 15(1), 1-16.
15. Binsaddig, R., Ali, A., Al-Alkawi, T., & Ali, B. J. (2022). DO ACTIVITY RATIOS RELATE TO GROSS PROFIT MARGIN? EVIDENCE FROM COMMUNICATION SECTOR IN BAHRAIN. *International Journal of Economics and Finance Studies*, 14(4), 292-308.

INTERESTS & SKILLS

- Fluent in Arabic and English. As well as Conversational French
- Knowledge of MS-Word, MS-Excel, SPSS, and STATA

REFERENCES

Available upon request.